

save temp

Temp SearchSave "TE105768950" stored

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Set	Items	Description
S1	272657	(REBATE?? OR POINT?? OR AWARD??) (S) (LOAN OR DEBT)
S2	1163568	(REPAY? OR PAY?) (S) (LOAN OR DEBT)
S3	64116	S1 (S) S2
S4	22428	S3 NOT PY>2000
S5	15339	REDEEM? (S) (POINT OR REWARD OR REBATE)
S6	0	S4 (S) S6
S7	91	S4 (S) S5
S8	77	RD (unique items)
S9	20598	(REDEEM? OR REDEMPTION) (S) ((LOYALTY (3N) POINT??) OR REW- ARD?? OR REBATE??)
S10	61862	(REBATE?? OR (LOYALTY (3N) POINT??) OR AWARD??) (S) (LOAN?? OR DEBT??)
S11	258	S9 (S) S10
S12	224	RD (unique items)
S13	32	S12 NOT PY>2000

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PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

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TIMEOUT: Logged Off 08/29/05 14:53:51 by System

You are now logged offWelcome to DIALOG

t s13/9,k/4

13/9,K/4 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07562103 Supplier Number: 63375776 (THIS IS THE FULLTEXT)

**BMW FINANCIAL SERVICES DEBUTS CREDIT CARDS.**

Card News, v15, n14, pNA

July 12, 2000

ISSN: 0885-9515

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 369

**TEXT:**

Woodcliff Lake, N.J.- BMW Financial Services NA, LLC July 10 announced that it is launching BMW PersonalBanking with the introduction of two BMW credit cards and a line of personal banking products, including checking, savings, CDs, and money market accounts. Overdraft protection, free bill payment, and bank debit cards also are available. The company is also introducing two Visa credit cards, the BMW Ultimate Card and the BMW Card, both of which offer benefits and **rewards**. The BMW Ultimate Card **awards** points with every purchase that can be **redeemed** for **rewards** designed specifically for BMW drivers. Cardholders can choose from **rewards** like free travel on any major airline with no blackout dates, **rebates** on future vehicle **loans** or leases, additional miles on a vehicle lease, valuable gift certificates to top retailers, or a variety of BMW merchandise. Plus, the BMW Ultimate Card comes with the travel benefits of a Visa Signature card, including airport valet service, access to a 24-hour concierge, \$1 million in travel accident insurance, lost luggage reimbursement, and roadside assistance. The BMW Card, to be released in August, is a Visa Platinum card that has no annual fee. Cardholders earn points with every purchase **redeemable** for free BMW merchandise. BMW PersonalBanking customers can manage their accounts 24/7 with online banking through BMW's Web site or at ATMs. Accounts are also accessible by mail and by phone using the toll-free BMW PersonalBanking Access Line. In addition to these banking products, BMW FS has provided other services, including an online credit application, the Performance **Loan** and the BMW Personal Insurance Program, offered through the Chubb Insurance Solutions Agency Inc., an affiliate of Chubb Group of Insurance Companies. In the future, BMW FS will extend its banking services with home equity and personal finance **loans**. The PersonalBanking products and credit card services are available now to BMW drivers in the United States through BMW's Web site and will be rolled out shortly through BMW dealers across the United States. BMW PersonalBanking is offered through the BMW Bank of North America, which was chartered as an Industrial **Loan** Corporation in the state of Utah and insured by the FDIC.

(BMW of North America Inc., Martha McKinley, 201/307-3786.)

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PUBLISHER NAME: Phillips Publishing International, Inc.

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

(USE FORMAT 7 FOR FULLTEXT)

**TEXT:**

...cards, the BMW Ultimate Card and the BMW Card, both of which offer benefits and **rewards**. The BMW Ultimate Card **awards** points with every

purchase that can be **redeemed** for **rewards** designed specifically for BMW drivers. Cardholders can choose from **rewards** like free travel on any major airline with no blackout dates, **rebates** on future vehicle **loans** or leases, additional miles on a vehicle lease, valuable gift certificates to top retailers, or...

...a Visa Platinum card that has no annual fee. Cardholders earn points with every purchase **redeemable** for free BMW merchandise. BMW PersonalBanking customers can manage their accounts 24/7 with online...

...banking products, BMW FS has provided other services, including an online credit application, the Performance **Loan** and the BMW Personal Insurance Program, offered through the Chubb Insurance Solutions Agency Inc., an...

...the future, BMW FS will extend its banking services with home equity and personal finance **loans** . The PersonalBanking products and credit card services are available now to BMW drivers in the...

...is offered through the BMW Bank of North America, which was chartered as an Industrial **Loan** Corporation in the state of Utah and insured by the FDIC.

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t s13/9,k/18

13/9,K/18 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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00880542 Supplier Number: 23383628 (THIS IS THE FULLTEXT)

**Affinity/Cobranded Card Issuers**

**(Affinity/cobranding success story in card marketing continues; Top 50 Affinity Programs had 66.2 mil cobranded/affinity cards at beginning of 1995)**

Card Industry Directory, p 207+  
1996

DOCUMENT TYPE: Journal ISSN: 1051-6778 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 822

**ABSTRACT:**

The affinity/cobranding success story in card marketing continues, with MasterCard holding the edge as the brand-of-choice in this corner of the world. MasterCard raised the number of cobranded cards with its logo to 51.8 mil in 1994. Meanwhile, Visa saw a 25% jump in its Visa cobrand/affinity cards to 40 mil by the end of 1995. Now, Visa and Mastercard go head to head in attempts to win new partners in the cobranding game. The top 50 Affinity Programs had 66.2 mil cobranded/affinity cards in circulation at the beginning of 1995, 72% of the total market and up from last year's Top 50 affinity programs, which totaled 46.2 mil.

**TEXT:**

Hype can blunt the importance and impact of significant events, and that is the case with credit card cobranding. If the sheen on this card marketing initiative seemed to fade in 1975, it is because expectations had been elevated so high following the runaway success of the GM card. By any objective measure, the affinity/cobranding success story continues. MasterCard continues to hold the edge as the brand-of-choice in this corner of the card world. In 1994, MasterCard boosted the number of cobranded cards with its logo to 51.8 million, almost 40% of all MasterCard plastic. At the same time, Visa jumped into the game with a vengeance. By year's end, the number of Visa cobrand/affinity cards had jumped 25% to 40 million. The card associations now go toe to toe in wooing new cobranding partners, with notable successes for both sides. Visa literally scored a blockbuster deal early in 1995 when the Blockbuster Visa card from NationsBank debuted. MasterCard continued its dominance in the oil patch when it unveiled the Gulf MasterCard, issued by Fleet Financial, at about the same time. Both brands are making inroads with retailers, Visa with Federated Department Stores and Nordstrom, MasterCard with BJ's Wholesale Club. But perhaps the biggest plumb of 1995 went to American Express, which will issue a cobranded Optima card with Delta, the last of the unaligned airlines. The Delta deal was hotly pursued by more than a dozen Visa and MasterCard issuers.

The distinction between affinity and cobranded cards is one the card associations don't care to make. The difference is an arbitrary one, at best. In either case, the issuer and its partner typically share billing on the face of the cards. The involvement of the partner is probably the biggest difference, with traditional affinity partners taking a passive role, lending the use of their names and mailing lists in return for a

share of interchange revenues and perhaps \$1 for each new cardholder who enrolls. Contrast that role with the high profile of General Motors in promoting and managing the GM card, which sublimates the issuer's name. That approach has proven highly successful, with more than 12 million cards in circulation in mid-1995, including 450,000 cardholders who have **redeemed** their **rebates** when purchasing a new GM vehicle. The success of GM has not gone unnoticed by traditional affinity groups, some of which are integrating credit cards into an umbrella of financial services for their members. The most notable examples of this strategy are being developed by the American Automobile Association, which intends to establish a card-issuing bank, and the American Dental Association, which is expected to sever its long-term affinity relationship with MBNA America at the end of 1995 in favor of a "lifestyle" package of member services including student- **loan** consolidations, new-business **loans** , and credit cards.

Coincidentally, cobranding's other major success story also revolves around the automobile. In 12 months, the Shell MasterCard from Chemical Bank attracted more than 4 million cardholders and \$2.2 billion in receivables. Consumers redeemed rebates on the cards for more than \$50 million worth of Shell gasoline and demonstrated a willingness to carry a balance on a dual gas/bank card: despite the unseasoned nature of those accounts, balances were averaging more than \$1,200 in early 1995.

The Shell MasterCard breaks out gas and general retail charges on monthly invoices, creating a quasi-dual credit line. A similar approach is being used to penetrate other retail categories by Dial Bank, which has created cobranded cards with two trade lines, one for use exclusively at the participating retailer and the other a general-purpose line of credit. Different interest rates and fees apply to the lines.

Not every cobranded deal has measured up to expectations. Dean Witter, Discover's long-awaited Prime Option card finally debuted in 1994, but it appeared to be an idea whose time had passed. Originally conceived in 1991, the card's launch was blocked by legal wrangling with Visa before Discover finally was able to strike a deal with NationsBank for issuance under the MasterCard logo. An aggressive TV campaign and a 6 million-piece pre-approved mailing in the spring weren't enough to prevent Prime Option from becoming an afterthought by year's end. Neither Discover or NationsBank's entire portfolio grew by less than \$1 billion for the year speaks volumes about the market's indifference to Prime Option. Another cobranding belly-flop was 1995's PGA Partners card, issued by SunTrust and marketed by enhancement experts Ideon Group Inc.

Cobranded and affinity cards aren't the only value-added offers scoring a hit with consumers. The CornerStone MasterCard, which rebates a portion of cardholder interest payments, attracted 600,000 customers by early 1995, prompting issuer Mellon Bank to offer an affinity version of the card with U.S. Med, a specialist in health-card credit cards.

The 50 issuers profiled in the following pages had 66.2 million cobranded/affinity cards in circulation at the beginning of 1995, 72% of the total market and up significantly from last year's Top 50 tally of 46.2 million.

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COMPANY NAMES: MASTERCARD INTERNATIONAL INC; VISA USA INC

INDUSTRY NAMES: Financial services; Payment cards

PRODUCT NAMES: Credit and debit cards (614200)

CONCEPT TERMS: All market information; Market size; Trends

GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

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13/9,K/28 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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02400705 (THIS IS THE FULLTEXT)

**The Orange County Register, Calif., Credit Card Column**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ORANGE COUNTY (CALIF.) REGISTER  
)

August 03, 1998 12:48

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 663

Aug. 3--Credit card spending is up 16 percent over the past year, and most of the spending is being put on platinum and rewards cards.

One-fourth of U.S. cardholders now carry the silvery platinum cards in their wallets, a dramatic growth in market share considering the cards were only introduced a couple of years ago (except for the prestigious American Express version, which has been around longer).

Now platinum cards capture about 25 percent more spending than the old gold cards, according to a new survey by J.D. Power & Associates, the Agoura Hills-based research company best known for its car surveys.

But rewards cards -- doling out everything from airline miles to cash -- still account for the bulk of consumer spending, representing 19 percent more than platinum cards.

"The explosion of platinum cards has helped push total credit card spending higher," says Andrew March, director of financial services at J.D. Power. "In addition, platinum cards have stolen wallet share more from the gold and basic cards than (from) the rewards cards."

Sometimes those credit card fees can be more than a nuisance: They can be a nightmare.

Look what happened to Frank Shemanski of Brea.

Two years ago, Shemanski replied to an offer from Direct Merchants Bank of Salt Lake City for a MasterCard with a \$2,500 limit. Though he never used the card, the bank subsequently hiked his limit to \$5,000. Last spring, he took advantage of one of the bank's persistent offers to write a convenience check up to his full credit limit, cashing a \$5,000 check and using the money as a short-term loan for his small business.

What Shemanski didn't count on was a 3 percent fee tacked on to his cash advance. Also, there's no grace period on convenience checks, so interest started accruing immediately. Within a couple of days of cashing the check, Shemanski discovered he was over the limit, resulting in a \$25 fee.

In addition, the bank seemed concerned by his sudden activity, even though it had been begging him to use his card for months. So Shemanski started receiving letters warning him to curtail spending and send money immediately.

Though irritated, he did nothing until he received his next monthly statement, which showed he now owed \$5,241. He sent a check for \$266 to bring his account under the \$5,000 limit. But within a few days, the 19.75 percent interest rate had pushed him above the limit again. And once again, the bank levied a \$25 over-the-limit fee.

Exasperated, Shemanski sent a check for about \$5,000, slashing his balance to about \$80. But in the meantime, the bank had canceled his account, blaming a "history of late payments." That action brought his credit limit to \$0. And since he still carried a balance of \$80, the bank helped itself to a third \$25 over-the-limit fee.

In three months, Shemanski spent \$400 to cash that \$5,000 check.

"All that just because I did what they told me to," he says.

CREDIT CHECK: **Debt** Counselors of America offers a new publication to

help people who are worried about auto repossessions. "Repossession: Why it happens, what you can do, and your rights before, during and after" is available at [www.dca.org](http://www.dca.org). ... MBNA America Bank and the NFL Quarterback Club are introducing a new Visa program. Cardholders have the chance to win a trip to the annual Quarterback Challenge and free admission to the Pro Football Hall of Fame. ... Citibank Driver's Edge has changed some of its terms, allowing cardholders five years to redeem their points. In addition, cardholders may now redeem their reward points for cash in the event that they are not used for the purchase or lease of a car. The card was launched after Citibank and Ford scrapped their joint rebate card last year. Cardholders can use their points toward the purchase of any car or lease.

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DESCRIPTORS: Personal Loans & Debt

COUNTRY NAMES/CODES: United States of America (US)

REGIONS: North America; Americas

PROVINCE/STATE: Utah

.SIC CODES/DESCRIPTIONS: 3695 ( Magnetic & Optical Recording Media)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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13/9,K/30 (Item 1 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
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03919502 Supplier Number: 50148826 (THIS IS THE FULLTEXT)  
-VISA: Visa, MBNA and De La Rue launch multi-function smart card program

M2 Presswire, pN/A

July 10, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 858

TEXT:

M2 PRESSWIRE-10 July 1998-VISA: Visa, MBNA and De La Rue launch multi-function smart card program (C)1994-98 M2 COMMUNICATIONS LTD  
RDATE:060798 -- MBNA is testing microchip-based Visa cards at its corporate headquarters Visa U.S.A., MBNA America Bank, N.A., and De La Rue Card Systems have begun to test a multi-function smart card, providing a "snapshot" of how microchip-based bankcards for consumers are likely to take hold in the United States. The program is the nation's first to combine credit, stored value and loyalty functions on a single smart card. The Visa smart card, to be issued by MBNA, the largest independent credit card lender in the world, will place the functions of several traditional bankcards onto a single microchip, giving consumers access to two payment products -- Visa Smart Credit and Visa Cash stored value or "e-cash" with public key encryption for secure transactions. The new card will also contain a loyalty application that enables cardholders to accrue frequent-shopper points and **redeem** them for **rewards** with designated merchants at MBNA's corporate headquarters. The cards will feature advanced microprocessors developed by De La Rue, known for its high-end, multi-function chip cards. The first public key application of Visa Cash in the United States, the cards have a feature-rich loyalty function allowing up to nine different **reward** programs. The **rewards** and **award** thresholds of the loyalty applications can be easily changed to target different cardholders. De La Rue is also providing complete card management and transaction collection for MBNA. MBNA will test the multi-function Visa smart card with its on-site food and merchandise vendors, which serve more than 2,000 MBNA people. Cardholders can earn frequent-shopper points for all chip-based purchases they make from merchants, and can **redeem** their points for discounts on merchandise at the point of purchase. In addition, cardholders can receive free merchandise after they have purchased a designated number of items. For example, when a customer buys three entrees at one of the company's dining facilities, a fourth entree can be immediately **awarded** at no cost. Unlike most popular closed system programs, the pilot makes use of open architecture and standards which will allow the program to easily be adapted and used elsewhere. "MBNA's goal is to evaluate this emerging technology's potential to enhance the value of our core credit card products," said David Nelms, MBNA vice chairman. "This may be accomplished by combining different payment methods onto a single card platform or by using the power of the integrated circuit chip to provide more flexible **rewards** programs, which afford greater benefit to cardholders, affinity groups, merchants, and card issuers." "The value proposition for smart cards in the United States is being refined as financial institutions such as MBNA evaluate how multi-function smart cards can enhance the services they offer to their customers," said Diana P. Knox, senior vice president of chip products for Visa U.S.A. "With our nation's low-cost telecommunications infrastructure, payment with traditional magnetic-stripe bankcards is accomplished very efficiently today, so it is the value-added services that will increase the value of and demand for smart cards." "An ambitious test, the MBNA pilot will

demonstrate the potential of smart cards in the United States," said David Stonely, president, De La Rue Card Systems, North America. "The future of smart cards lies in sophisticated, multi-function chips like the ones to be used in this pilot. Advanced smart cards promise merchants and issuers tremendous marketing and customer retention opportunities and offer consumers a new level of convenience and financial flexibility." As the world's best way to pay, Visa is the preferred payment brand and the largest consumer payment system worldwide with more volume than all other major payment cards combined. Visa plays a pivotal role in advancing new payment products and technologies to benefit its 21,000 member financial institutions, their cardholders and the global economy. As the leader in emerging technologies, Visa has more than 70 smart card programs in 31 countries and on the Internet, with 22 million Visa chip cards, including 8 million Visa Cash cards. Visa is pioneering SET Secure Electronic Transaction programs to enable and advance Internet commerce. Visa's 642 million cards, generating more than US\$1 trillion in annual volume, are accepted at over 15 million worldwide locations, including more than 400,000 ATMs in the Visa Global ATM Network. De La Rue Card Systems is the world's leading supplier of bank-issued payment cards, specializing in card integration and customer solutions for banking, telecom, PayTV, retail, transport, health and identification markets. De La Rue, with a 1997 revenue of \$1.2 billion, has supplied almost 400 million magnetic stripe and micro-processor based smart cards each year and has produced over 500,000 point of sale terminals worldwide. De La Rue's Internet address is [www.delarue.com](http://www.delarue.com). MBNA Corporation, a bank holding company and parent of MBNA America Bank, N.A., a national bank, has \$50.2 billion in managed loans. MBNA, the largest independent credit card lender in the world, also provides retail deposit, consumer loan, and insurance products. \*M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR INFORMATION PROVIDED WITHIN M2 PRESSWIRE. DATA SUPPLIED BY NAMED PARTY/PARTIES.\*

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PUBLISHER NAME: M2 Communications

INDUSTRY NAMES: BUSN (Any type of business); INTL (Business, International)

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...will also contain a loyalty application that enables cardholders to accrue frequent-shopper points and **redeem** them for **rewards** with designated merchants at MBNA's corporate headquarters. The cards will feature advanced microprocessors developed...

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...of MBNA America Bank, N.A., a national bank, has \$50.2 billion in managed **loans** . MBNA, the largest independent credit card lender in the world, also provides retail deposit, consumer **loan** , and insurance products. \*M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR INFORMATION PROVIDED WITHIN M2 PRESSWIRE. DATA...

t sl3/9,k/16

13/9,K/16 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01300733 Supplier Number: 23952125

**Savvy Consumers Thwart Credit-Card Partners**

**(Ford and Citicorp to discontinue their co-branded credit-card program)**

Wall Street Journal , v CCXXX, n 1, p B1+

July 01, 1997

DOCUMENT TYPE: Business Newspaper ISSN: 0099-9660 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

Ford Motor Corp and Citicorp have decided to discontinue their co-branded credit-card program that offered a 5% **rebate** toward a new Ford car with every purchase with a Citibank Visa or MasterCard, according to the companies. Ford has paid out more than \$500 mil in the **rebates** to nearly 500,000 cardholders, according to RAM Research Group (Frederick, MD). If all 6 mil cardholders **redeem** their **rebate rewards**, the total potential liability to Ford would exceed \$4 bil. The Ford/Citibank co-branded card is just the most recent of several to be canceled in the past year. Cards issued by Apple Computer, Mercantile Bancorp, Giant Food Inc, SBC Communications, Manufacturers & Traders Trust and others by Citibank have been canceled. Some other leading co-branded cards have recently encountered difficulty. For example, AT&T Corp's credit-card operations have had declining profitability due in part to high costs of the **rewards** program and high **loan** losses. Generally, co-branded cards associated with airlines have been more successful than those associated with retail products. The problem with these co-branded cards intended to build customer loyalty is that consumers are outsmarting the issuers by accumulating high amounts of **rebate** points. While consumers have been charging more to these co-branded cards, their monthly balances have not increased proportionately.

COMPANY NAMES: CITICORP; FORD MOTOR CO

INDUSTRY NAMES: Automotive; Financial services; Payment cards

PRODUCT NAMES: Passenger cars (371100); Credit and debit cards (614200)

CONCEPT TERMS: All market information; All product and service information  
; Product discontinued; Trends

MARKETING TERMS: All product marketing; Cobranding

GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

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30-Aug-0507:49 AM 09/677,401 by Dean Nguyen

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